

Certificate Number: 14751-PAE-DE-028586541

Bankruptcy Case Number: 16-10919



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 7, 2017, at 5:44 o'clock PM PST, Jay Testa completed a course on personal financial management given by internet by \$0\$ BK Class Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 7, 2017 By: /s/AMEY AIONO

Name: AMEY AIONO

Title: Certified Credit Counselor